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December 9, 2003

ATTORNEY DOCKET NO. **05793.3125**  
CUSTOMER NO. 22,852

17497 U.S. PTO  
10/729997



**Mail Stop Patent Application**  
**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

New U.S. Patent Application  
Title: METHODS AND SYSTEMS FOR OFFERING A CREDIT  
CARD ACCOUNT TO A CONSUMER AT A POINT-OF-SALE  
LOCATION  
Inventors: Charles A. ROSENBLATT and Jack M. FORESTELL

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 42 pages (including a title page), including 6 independent claims and 93 claims total.
2. Drawings - 3 sheets of drawings (Figures 1-3).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to Capital One Financial Corporation.
5. The filing fee is calculated as follows:

Basic Application Filing Fee					\$770	\$ 770.00
	Number of Claims		Basic	Extra Claims		
Total Claims	93	-	20	73	x \$18	1,314.00
Independent Claims	6	-	3	3	x \$86	258.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$290	0.00
Subtotal						\$ 2,342.00
Reduction by 1/2 if small entity						- 0.00
TOTAL APPLICATION FILING FEE						\$ 2,342.00

6. A check for \$2,382.00 is enclosed. The fee includes:

\$770.00 filing fee;  
\$1,572.00 additional claims fee; and  
\$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, D.C. 20005-3315

Please accord this application an application number and filing date and record  
and return the Assignment to the undersigned.

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Page 3

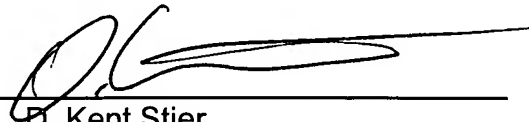
FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By: \_\_\_\_\_



D. Kent Stier  
Reg. No. 50,640

DKS/sg  
Enclosures